

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	§	
	§	
LOSIK, RENEE MICHAEL	§	Case No. 08-10084
LOSIK, DEBORAH MARIE	§	
	§	
Debtor(s)	§	

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that THOMAS E. SPRINGER, TRUSTEE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

CLERK OF THE U.S. BANKRUPTCY COURT
219 S. DEARBORN STREET
CHICAGO, IL 60604
Attn: Fiscal Department

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00 AM on 05/06/2010 in Courtroom 140,

United States Courthouse
Old Kane County Courthouse
100 S. Third Street, Geveva, IL 60134

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: _____

By: _____

THOMAS E. SPRINGER, TRUSTEE
400 S. County Farm Road
Suite 330
Wheaton, IL 60187

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
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LOSIK, RENEE MICHAEL § Case No. 08-10084
LOSIK, DEBORAH MARIE §
§
Debtor(s) §

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

<i>The Final Report shows receipts of</i>	\$	3,000.50
<i>and approved disbursements of</i>	\$	2.75
<i>leaving a balance on hand of¹</i>	\$	2,997.75

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
	\$

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee: THOMAS E. SPRINGER,</i>		
<i>TRUSTEE</i>	\$ 750.13	\$ 0.00
<i>Attorney for trustee: Thomas E. Springer</i>	\$ 2,247.62	\$ 0.00
<i>Appraiser:</i>	\$	\$
<i>Auctioneer:</i>	\$	\$
<i>Accountant:</i>	\$	\$
<i>Special Attorney for trustee:</i>	\$	\$
<i>Charges:</i>	\$	\$
<i>Fees:</i>	\$	\$

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Other:</u>	\$	\$
<u>Other:</u>	\$	\$

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Attorney for debtor:</u>	\$	\$
<u>Attorney for:</u>	\$	\$
<u>Accountant for:</u>	\$	\$
<u>Appraiser for:</u>	\$	\$
<u>Other:</u>	\$	\$

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 8,900.30 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>10B</u>	<u>Department of Treasury</u>	\$ 8,900.30	\$ 0.00
		\$	\$
		\$	\$

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 34,782.65 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	<u>MARQUETTE CONSUMER</u>		
<u>1</u>	<u>FINANCE, LLC</u>	\$ 12,651.97	\$ 0.00

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>3</u>	<u>Portfolio Recovery Associates, LLC.</u>	<u>\$ 1,015.97</u>	<u>\$ 0.00</u>
<u>4</u>	<u>Portfolio Recovery Associates, LLC.</u>	<u>\$ 1,635.18</u>	<u>\$ 0.00</u>
<u>7</u>	<u>Commonwealth Edison</u>	<u>\$ 2,759.76</u>	<u>\$ 0.00</u>
<u>8</u>	<u>Providian Bank c/o Vativ Rec. Solutions</u>	<u>\$ 944.67</u>	<u>\$ 0.00</u>
<u>9</u>	<u>Jefferson Capital Systems LLC</u>	<u>\$ 203.50</u>	<u>\$ 0.00</u>
<u>10A</u>	<u>Department of Treasury</u>	<u>\$ 4,486.01</u>	<u>\$ 0.00</u>
<u>11</u>	<u>Premier Bankcard/Charter</u>	<u>\$ 448.18</u>	<u>\$ 0.00</u>
<u>12</u>	<u>GMAC</u>	<u>\$ 6,772.62</u>	<u>\$ 0.00</u>
<u>13</u>	<u>LVNV Funding as assignee of MHC Rec. LLC</u>	<u>\$ 866.22</u>	<u>\$ 0.00</u>
<u>14</u>	<u>HSBC Bank Nevada by eCAST Sett Corp.</u>	<u>\$ 724.77</u>	<u>\$ 0.00</u>
<u>15</u>	<u>HSBC Bk/Dir.Merch.CC Bk eCAST Set. Cor.</u>	<u>\$ 1,407.58</u>	<u>\$ 0.00</u>
<u>16</u>	<u>PRA Rec.Man. as agent of Port.Rec. Ass.</u>	<u>\$ 866.22</u>	<u>\$ 0.00</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
		\$ _____	\$ _____

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 0.00 .

Prepared By: /s/ Thomas E. Springer /s/

THOMAS E. SPRINGER, TRUSTEE
400 S. County Farm Road
Suite 330
Wheaton, IL 60187

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 6 of 7

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 08-10084

User: rmarola
Form ID: pdf006

Page 1 of 2
Total Noticed: 61

Date Rcvd: Apr 09, 2010

The following entities were noticed by first class mail on Apr 11, 2010.

db/jdb +Renee Michael Losik, Deborah Marie Losik, 13 S Branch Rd, Northfield, IL 60093-2832
aty +Alex Wilson, Law Offices of Peter Francis Geraci, 55 East Monroe St., Suite #3400,
Chicago, IL 60603-5920
aty +Jason Kara, Law Offices of Peter Francis Geraci, 55 E Monroe St #3400,
Chicago, IL 60603-5920
aty +Michele M Springer, Springer, Brown, Covey, Gaertner & Davis, 400 S. County Farm Road,
Suite 330, Wheaton, IL 60187-4547
aty +Ronald P Strojny Jr, Law Office of Peter Francis Geraci, 55 E. Monroe St. Suite #3400,
Chicago, IL 60603-5920
aty +Thomas E Springer, Springer, Brown, Covey, Gaertner & Davis, 400 S. County Farm Road,
Suite 330, Wheaton, IL 60187-4547
tr +Thomas E Springer, Springer, Brown, Covey, Gaertner & Davis, 400 South County Farm Road,
Suite 330, Wheaton, IL 60187-4547
12171047 Associated In Pediatrics, Attn: Bankruptcy Dept., Schaumburg Road, Streamwood, IL 60107
12171050 +Auto Specialists, Attn: Bankruptcy Dept., 887 St Charles Street, Elgin, IL 60120-8363
12171033 +Capital One, Bankruptcy Department, PO Box 30281, Salt Lake City, UT 84130-0281
12171043 +Cardmember Services, Attn: Bankruptcy Dept., PO Box 17313, Baltimore, MD 21297-1313
12171068 +Christopher L Schneider, Attn: Bankruptcy Dept., 63 S Sutton Road,
Streamwood, IL 60107-3367
12171040 +Citifinancial, Bankruptcy Department, 273 S. Randall Road, Elgin, IL 60123-5548
12171037 +Codilis & Associates, PC, Bankruptcy Department, 15W030 N. Frontage Rd. #100,
Burr Ridge, IL 60527-6921
12171062 +Credit Management, Bankruptcy Department, 17070 Dallas Pkwy, Dallas, TX 75248-1950
12171042 +Credit One Bank, Bankruptcy Department, PO Box 60500, City Of Industry, CA 91716-0500
12171049 +Dan Losik, Attn: Bankruptcy Dept., 11 Gladys Court, South Elgin, IL 60177-3040
12171035 +Direct Merchants Bank, Attn: Bankruptcy Dept., Keirland 1 Suite 300, 16430 N. Scottsdale Rd,
Scottsdale, AZ 85254-1518
12171060 +ER Solutions Inc, Attn: Bankruptcy Dept., PO Box 9004, Renton, WA 98057-9004
12171041 +Fast Cash in a Flash, Attn: Bankruptcy Dept., 962 N McLean Blvd, Elgin, IL 60123-2039
12171058 +First Premier Bank, Bankruptcy Department, PO Box 5147, Sioux Falls, SD 57117-5147
12171063 +Fox Valley Womens Healthcare, Attn: Bankruptcy Dept., 2250 E Devon Avenue, Suite #352,
Des Plaines, IL 60018-4521
12574910 +GMAC, 15303 S 94th Ave, Orland Park IL 60462-3825
12352492 +GMAC, PO BOX 130424, Roseville MN 55113-0004
12462628 HSBC Bank NA/Direct Merchants Credit Card, Bank NA by eCAST Settlement Corporation,
as its agent, POB 35480, Newark NJ 07193-5480
12454060 HSBC Bank Nevada and its Assigns, by eCAST Settlement Corporation, as its agent, POB 35480,
Newark NJ 07193-5480
12171031 +Heights Finance Corporation, Attn: Bankruptcy Dept., 3726 W Elm Street,
Mc Henry, IL 60050-4360
12171048 +Household Bank, Bankruptcy Department, PO Box 19266, Portland, OR 97280-0266
12271022 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126,
PHILADELPHIA PA 19114-0326
(address filed with court: Department of Treasury, Internal Revenue Service,
Centralized Insolvency Operations, P.O. Box 21126, Philadelphia, PA 19114)
12171069 +IRS Non-Priority, Attn: Bankruptcy Dept., Box 21126, Philadelphia, PA 19114-0326
12271021 +Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, Orig By: FINGERHUT
12171038 Kane County Clerk, Bankruptcy Department, 15W030 N. Frontage Rd. #100,
Geneva, IL 60134-3077
12171051 +Kane County Collector, Bankruptcy Department, 719 Batavia Avenue, Geneva, IL 60134-3077
13573108 +MARQUETTE CONSUMER FINANCE, LLC, C/O FIRST INVESTORS SERVICING CORPORATIO,
380 INTERSTATE NORTH PARKWAY, SUITE 300, ATLANTA, GA 30339-2222
12171032 +Marquette Consumer Finance, Attn: Bankruptcy Dept., 14340 Torrey Chase Blvd, Suite #150,
Houston, TX 77014-1040
12180290 +Marquette Consumer Finance, LLC, 3033 Campus Drive, Suite N150, Plymouth, MN 55441-2648
12171057 +Merchants & Professional, Bankruptcy Department, PO Box 140675, Austin, TX 78714-0675
12171059 +NCO Financial Systems, Inc, Bankruptcy Department, 507 Prudential Rd.,
Horsham, PA 19044-2308
12171046 Orchard Bank/Household Bank, Bankruptcy Department, PO Box 17051, Baltimore, MD 21297-1051
13484415 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Recovery Assocs.,
c/o Credit One Bank, N.a., POB 41067, NORFOLK VA 23541-1067
12171034 +Palisades Collection, Bankruptcy Department, 210 Sylvan Ave., Englewood, NJ 07632-2524
12171053 Payday Loan Store, Bankruptcy Department, 1020A N McLean Blvd, Elgin, IL 60123
12171065 Pelletieri & Associates, Attn: Bankruptcy Dept., 9901 Oak Creek Drive, Lombard, IL 60148
12236793 +Portfolio Recovery Associates, LLC., c/o Mcm Capital - Household Bank, POB 41067,
NORFOLK VA 23541-1067
12236785 +Portfolio Recovery Associates, LLC., c/o Encyclopedia Britannica Account, POB 41067,
NORFOLK VA 23541-1067
12171044 +Portfolio Recovery EMCC Assoc, Attn: Bankruptcy Dept., PO Box 12914, Norfolk, VA 23541-0914
12332870 +Premier Bankcard/Charter, P.O. Box 2208, Vacaville, CA 95696-8208
12171066 +Provena St Joseph Hospital, 77 N Airlite St, Elgin, IL 60123-4998
12252855 +Providian Bank c/o Vativ Recovery Solutions, as agent for Palisades / Asta Funding,
PO Box 19249, Sugar Land, TX 77496-9249
12171056 +Santanna Energy, Attn: Bankruptcy Dept., PO Box 140675, Austin, TX 78714-0675
12171064 +St Alexian Medical Center, Attn: Bankruptcy Dept., 21219 Network Place,
Chicago, IL 60673-0001
12171067 +Sunita Talwar, Attn: Bankruptcy Dept., 1585 N Barrington Road, Suite #306,
Hoffman Estates, IL 60169-5019
12238379 +Washington Mutual Bank, Mail Stop: JAXA2035, 7255 Baymeadows Way,
Jacksonville, FL 32256-6851
12171036 +Washington Mutual Mortgage, Attn: Bankruptcy Dept., 7255 Baymeadows Way,
Jacksonville, FL 32256-6851

District/off: 0752-1
Case: 08-10084

User: rmarola
Form ID: pdf006

Page 2 of 2
Total Noticed: 61

Date Rcvd: Apr 09, 2010

12171039 +Wesley A Hennel/Wells Fargo, Attn: Bankruptcy Dept., 332 N Meridian Avenue,
Niantic, IL 62551-8017

The following entities were noticed by electronic transmission on Apr 09, 2010.

12171030 +E-mail/PDF: CBP@AGFINANCE.COM Apr 09 2010 23:56:01 American General Finance,
Attn: Bankruptcy Department, 575 N. McLean Blvd., Elgin, IL 60123-3279
12171054 +E-mail/Text: legalcollections@comed.com Commonwealth Edison,
Attn: System Credit/BK Dept, 2100 Swift Dr., Oak Brook, IL 60523-1559
12429122 E-mail/Text: resurgentbknotifications@resurgent.com
LVNV Funding LLC its successors and assigns as, assignee of MHC Receivables, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
12171055 +E-mail/Text: bankrup@nicor.com Nicor Gas, Bankruptcy Department,
1844 West Ferry Road, Naperville, IL 60563-9662
12171045 +E-mail/PDF: gecsed@recoverycorp.com Apr 09 2010 23:58:09 Sam's Club, Bankruptcy Department,
PO Box 4596, Carol Stream, IL 60197-4596
12171061 +E-mail/Text: wow_bankruptcy@wideopenwest.com Wow Cable,
Bankruptcy Department, Box 5715, Carol Stream, IL 60197-5715

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Thomas E Springer, Springer, Brown, Covey, Gaertner & Davis, 400 South County Farm Road,
Suite 330, Wheaton, IL 60187-4547
12171052* +Fast Cash In a Flash, Attn: Bankruptcy Dept., 962 N McLean Blvd, Elgin, IL 60123-2039
12171070* +Washington Mutual Mortgage, Attn: Bankruptcy Dept., 7255 Baymeadows Way,
Jacksonville, FL 32256-6851

TOTALS: 0, * 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 11, 2010

Signature:

